Case 09-16022 <u>B1 (Official Form 1) (1/08)</u>

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United States Bankruptcy Court Northern District of Illinois				Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Mi Kizart, Treva	iddle):		Na	ame of Jo	oint Debto	or (Spot	use) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names): Triva Smith	ears					-	ne Joint Debtor ind trade names		years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 2927	r I.D. (ITIN)	No./Complete			igits of Sore than or			'axpayer I.D	o. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 1349 E 90th St	& Zip Code):	Str	reet Addı	ress of Jo	int Deb	tor (No. & Stree	et, City, Star	te & Zip Code):
Chicago, IL	ZIPCODI	E 60619-790	3					7	ZIPCODE
County of Residence or of the Principal Place of Bu	usiness:		Co	ounty of I	Residence	e or of t	he Principal Pla	ce of Busin	ess:
Mailing Address of Debtor (if different from street	address)		Ma	ailing Ad	ldress of	Joint D	ebtor (if differer	nt from stree	et address):
	ZIPCODI	E						2	ZIPCODE
Location of Principal Assets of Business Debtor (if	different fro	om street address	s above):						
								2	ZIPCODE
Type of Debtor (Form of Organization)		Nature of (Check	of Busine one box.						Code Under Which Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sing U.S Rail Stoo	alth Care Busine gle Asset Real E .C. § 101(51B) Iroad Ekbroker Inmodity Broker Bank	Estate as c	defined in	n 11	Ct	napter 7 napter 9 napter 11 napter 12 napter 13	Chap Reco Main Chap Reco	oter 15 Petition for gnition of a Foreign Proceeding oter 15 Petition for gnition of a Foreign main Proceeding
	Oth		, if applic mpt orgar ed States	able.) nization ι	under ne	del § 1 ind per		(Check one y consumer 1 U.S.C. red by an y for a	box.)
Filing Fee (Check one b	oox)		Ch	eck one	hov:		Chapter 11 l	Debtors	
Full Filing Fee attached				Debtor is	s a small				.S.C. § 101(51D).
Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A.	ration certifyi	ing that the debt	tor Ch	eck if: Debtor's affiliates	aggrega	te nonco			1 U.S.C. § 101(51D). wed to non-insiders or
Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider			Ch	eck all a A plan is Acceptar	nces of th	e boxes led with ne plan v	this petition		om one or more classes of
Statistical/Administrative Information ☐ Debtor estimates that funds will be available fo ☑ Debtor estimates that, after any exempt propert distribution to unsecured creditors.				enses pai	d, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
· ·] 000- 000	5,001- 10,000	10,001- 25,000		25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$1 million \$1] ,000,001 to 0 million	\$10,000,001 to \$50 million	\$50,000 \$100 mi		\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities	•	\$10,000,001 to \$50 million	\$50,000 \$100 mi		\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declarate that [he or she] may proceed under the left of the lef
	X /s/ Nicolette Robovsky	5/01/09
	Signature of Attorney for Debtor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
 (Check any a) Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 □ There is a bankruptcy case concerning debtor's affiliate, general 	of business, or principal assets in the days than in any other District. partner, or partnership pending in	this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	licable boxes.)	-
(Name of landlord or less	or that obtained judgment)	
(Address of law	adlard or lessor)	
(Address of far	ndlord or lessor) e circumstances under which the de	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

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Name of Debtor(s): **Kizart, Treva**

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(This page must be completed and filed in every case)

Name of Debtor(s): Kizart, Treva

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor	Treva Kizar
Signature of Joint Debtor	

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Repres	entative	
Printed Nam	e of Foreign Re	presentative	

Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition

preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for

compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b),

110(h) and 342(b); 3) if rules or guidelines have been promulgated

pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services

chargeable by bankruptcy petition preparers, I have given the debtor

notice of the maximum amount before preparing any document for filing

for a debtor or accepting any fee from the debtor, as required in that

Signature of Attorney*

X /s/ Nicolette Robovsky

May 1, 2009

Signature of Attorney for Debtor(s)

Nicolette Robovsky 6278336 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524

section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

May 1, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized Ind	lividual	
Printed N	ame of Authorized	1 Individual	
Title of A	uthorized Individu	ıal	

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Social Security number (If the bankruptcy

		petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
X		(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principartner whose Social Security number is provided above.	pal, responsible person, or	
Certification I (We), the debtor(s), affirm that I (we) have received and it	ificate of the Debtor read this notice.	
Kizart, Treva Printed Name(s) of Debtor(s)	X /s/ Treva Kizart Signature of Deb	5/01/2009 tor Date

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Debtor(s)

IN RE Kizart, Treva

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(If known)

Desc Main

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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Debtor(s)

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Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Citibank		100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord - \$ - No value to the Debtor		0.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and		Term Life Insurance with Great Western - no cash value to debtor		0.00
	itemize surrender or refund value of each.		Term life thru work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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Debtor(s)

_ Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Toyota Camry 2006 Harley Davidson Sportster 883		7,500.00 5,500.00
26.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
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Debtor(s)

Case No. _____(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

	V PROVIDING EACH EXEMPTION VALUE OF CLAIMED	OF PROPERTY
	EXEMPTION EXEMPTION	WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY Cash on Hand 735 ILCS 5 §12-	1001(b) 50.00	50.00
Checking account with Citibank 735 ILCS 5 §12-		100.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	1001(a) 250.00	250.00
Used Clothing 735 ILCS 5 §12-	1001(a) 250.00	250.00
Misc Costume Jewelry 735 ILCS 5 §12-	1001(b) 75.00	75.00
2003 Toyota Camry		7,500.00 5,500.00

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Case No.

Debtor(s) (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 12060796050982827			Installment account opened 12/06. PMSI	T			15,343.00	7,843.00
American General Finan 3509 S Halsted St Chicago, IL 60609-1606			in 2003 Toyota Camry					
			VALUE \$ 7,500.00	ĺ				
ACCOUNT NO. 3479085			Installment account opened 3/07. PMSI n				7,358.00	1,858.00
Mb Financial Bank Community Lending South Holland, IL 60473			2006 Harley Davidson Sportster 883 VALUE \$ 5,500.00					
ACCOUNT NO.			VALUE # 3,300.00					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached		•	(Total of th		otota		\$ 22,701.00	\$ 9,701.00
			(Use only on la		Tota page		\$ 22,701.00	\$ 9,701.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE ACCOUNT NO. 2020142086 Open account opened 2/07 Afni, Inc. PO Box 3427 Bloomington, IL 61702-3427

121.00 Assignee or other notification for: ACCOUNT NO. Afni, Inc. Cinqular Wireless 2612 N Roan St Johnson City, TN 37601-1708 ACCOUNT NO. 3499905427959863 Open account opened 10/99 American Express PO Box 981537 El Paso, TX 79998-1537 21,698.00 Assignee or other notification for: ACCOUNT NO. **American Express Becket And Lee**

PO Box 3001

Malvern, PA 19355-0701

6 continuation sheets attached

Subtotal (Total of this page)

21,819.00

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3499911840954793			Open account opened 11/99	П			
American Express PO Box 981537 El Paso, TX 79998-1537							819.00
ACCOUNT NO. 3499913164068673			Open account opened 3/99	П			
American Express PO Box 981537 El Paso, TX 79998-1537							668.00
ACCOUNT NO. 4070796050926798			Installment account opened 4/07	Н		1	000.00
American General Finan 3509 S Halsted St Chicago, IL 60609-1606							2,916.00
ACCOUNT NO.			Utility or Cellular Service	П		7	
At& T Mobility PO Box 6428 Carol Stream, IL 60197							
ACCOUNT NO. 79450129027137804			Revolving account opened 9/04			\dashv	190.00
Cit Bank/ Dell Financial Services One Dell Way Bldg B Round Rock, TX 78682-7000							1,675.00
ACCOUNT NO.			Assignee or other notification for:	H			1,675.00
Accounts Receivable Management PO Box 129 Thorofare, NJ 08086-0129			Cit Bank/ Dell Financial Services				
ACCOUNT NO.	H		bank fees	H		\dashv	
Citibank Bankruptcy 100 Citibank Dr San Antonio, TX 78245-3202	-						200.00
Sheet no1 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 6,468.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n ıl	\$

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Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+		H	
Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595			Citibank				
ACCOUNT NO.			Assignee or other notification for:				
Telecheck 5251 Westheimer Rd Houston, TX 77056-5412			Citibank				
ACCOUNT NO. 2714504939			Installment account opened 4/08				
Citibankna 1000 Technology Dr O Fallon, MO 63368-2239							4 942 00
ACCOUNT NO. 91283			Revolving account opened 10/04	<u> </u>			4,813.00
Citibankna 1000 Technology Dr O Fallon, MO 63368-2239							
ACCOUNT NO.			tickets				2,188.00
City Of Chicago Bureau Of Parking Dept Of Revenue 121 N Lasalle St Rm 1007A Chicago, IL 60602-1202							100.00
ACCOUNT NO.			Assignee or other notification for:	H			100.00
Arnold Scott Harris, PC 600 W Jackson Blvd Ste 720 Chicago, IL 60661-5683			City Of Chicago Bureau Of Parking				
ACCOUNT NO.			Assignee or other notification for:			H	
Linebarger Goggan Blair & Sampson, LLP PO Box 6268 Chicago, IL 60606			City Of Chicago Bureau Of Parking				
Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[(Total of t	Sub nis p		- 1	\$ 7,101.00
Ç			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	Γota o o tica	al n	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2102994406402			Revolving account opened 4/08	T		H	
Dsnb Bloom 9111 Duke Blvd Mason, OH 45040-8999							935.00
ACCOUNT NO. 627349102059			Revolving account opened 3/05	+		H	333.00
Gemb/bebe PO Box 981400 El Paso, TX 79998-1400							
ACCOUNT NO. 601918039365			Revolving account opened 6/07	\vdash			554.00
Gemb/care Credit PO Box 981439 El Paso, TX 79998-1439			Revolving account opened 0/07				2,114.00
ACCOUNT NO. 1224033061			Revolving account opened 3/05	\vdash			2,114.00
Hsbc/carsn PO Box 15524 Wilmington, DE 19850-5524							
ACCOUNT NO. 8151747			Open account opened 7/05	-			1,775.00
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60477-9220							74.00
ACCOUNT NO.			Assignee or other notification for:	+			74.00
Northwestern Faculty Foundation 38693 Eagle Way Chicago, IL 60678-0001			Illinois Collection Se				
ACCOUNT NO. 840r564053			Open account opened 2/08			H	
Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791-3426							
						Ц	87.00
Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age)	\$ 5,539.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Black Expressions Book Club 1225 S Market St Mechanicsburg, PA 17055-4728			Rjm Acq Lic				
ACCOUNT NO. 601801111303			Revolving account opened 5/08	H			
Rogers And Hol 20821 Cicero Ave Matteson, IL 60443-1201							500.00
ACCOUNT NO. 95169908181000220060501			Installment account opened 5/06			H	300.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683							4,630.00
ACCOUNT NO. 95169908181000620071001			Installment account opened 10/07				4,000.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683							4 200 00
ACCOUNT NO. 95169908181000520071001			Installment account opened 10/07			\dashv	4,300.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683			·				3,500.00
ACCOUNT NO. 95169908181000120060501			Installment account opened 5/06			H	3,300.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683			·				0.005.00
ACCOUNT NO. 95169908181000420061011	\vdash		Installment account opened 10/06	\vdash		\dashv	2,625.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683			•				2,625.00
Sheet no. 4 of 6 continuation sheets attached to	_		<u> </u>	L Sub	tota	ıl l	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	iis p T t als tatis	age Fota o o tica	e) al n al	\$ 18,180.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 95169908181000320061011			Installment account opened 10/06				
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683							1,815.00
ACCOUNT NO. 435237170874			Revolving account opened 5/06			\forall	1,010100
Target N.b. PO Box 673 Minneapolis, MN 55440-0673							4,384.00
ACCOUNT NO. 29271			Installment account opened 10/08				.,
Us Dept Of Education 501 Bleecker St Utica, NY 13501-2401							9,500.00
ACCOUNT NO. 78040863600001			Open account opened 11/03			\top	0,000.00
Verizon Wireless/great 1515 E Woodfield Rd Ste 140 Schaumburg, IL 60173-6046							
ACCOUNT NO. 72522816843206889			Revolving account opened 7/05			\dashv	441.00
Wfnnb/limited PO Box 330066 Northglenn, CO 80233-8066							2,288.00
ACCOUNT NO. 588793836			Revolving account opened 2/02			+	2,200.00
Wfnnb/new York And Compa 220 W Schrock Rd Westerville, OH 43081-2873							
ACCOUNTING 5056270720207240	-		Revolving account opened 2/07	H		\dashv	1,275.00
ACCOUNT NO. 5856370720297218 Wfnnb/valucityroomstod PO Box 182303 Columbus, OH 43218-2303			ncevolving account opened 2/0/				
Sheet no. 5 of 6 continuation sheets attached to				Sub	tota		480.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age 'ota	i) 5	\$ 20,183.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	ıl	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 88202128882021285			Revolving account opened 4/07	Н		\dashv	
Wfnnb/victorias Secret PO Box 182128 Columbus, OH 43218-2128							200
	-			H		\dashv	929.00
ACCOUNT NO.							
ACCOUNT NO.				Н			
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.	=						
ACCOUNT NO.				Н		\dashv	
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 929.00
Schedule of Cleanors Holding Obsecuted Nonphorny Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T als	Tota o o tica	ıl n ıl	\$ 80,219.00

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE					
Divorced	RELATIONSHIP(S): Dependent Dependent In School				AGE(S): 15 23	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Closing Coor						
Name of Employer New West Re	alty					
How long employed						
Address of Employer Chicago, IL						
Cilicago, IL						
INCOME: (Estimate of average or	r projected monthly income at time case filed)			DEBTOR	SPOUSI	
_	lary, and commissions (prorate if not paid mont	hly)	\$	3,701.67		
2. Estimated monthly overtime	, I	•	\$		\$	
3. SUBTOTAL			\$	3,701.67	\$	
4. LESS PAYROLL DEDUCTION	NS			-		
a. Payroll taxes and Social Secur			\$	780.59	\$	
b. Insurance			\$	67.34	\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
	ADDITIONALIS		<u> </u>	0.47.00	5	
5. SUBTOTAL OF PAYROLL D			\$	847.93		
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	2,853.74	<u>\$</u>	
7. Regular income from operation of	of business or profession or farm (attach detaile	d statement)	\$		\$	
8. Income from real property	or customers or protession or immi (mimori detimin	a statement)	\$		\$ \$	
9. Interest and dividends			\$		\$	
	ort payments payable to the debtor for the debto	r's use or				
that of dependents listed above			\$		\$	
11. Social Security or other govern	ment assistance		¢		¢	
(Specify)			\$ 		\$	
12. Pension or retirement income			\$		\$ \$	
13. Other monthly income						
(Specify)			\$		\$	
			\$		\$	
			a —		>	
14. SUBTOTAL OF LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	2,853.74	\$	
1. COMPINED AVERAGE SC	DAVIDITA V INCOME.	C 1: 1.5				
16. COMBINED AVERAGE MO if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals total reported on line 15)	from line 15;		\$	2,853.74	
					edules and, if applicable, on iabilities and Related Data)	

within the year following the filing of this document:

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

(If known)

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Debtor(s)

Case No. _

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	k(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the do on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No <u>✓</u> _	-	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	
c. Telephone	\$ —	50.00
d. Other See Schedule Attached	\$	260.00
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	450.00
5. Clothing	\$ —	100.00
6. Laundry and dry cleaning	\$ —	20.00
7. Medical and dental expenses	\$ —	75.00
8. Transportation (not including car payments)	\$ —	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ —	100100
10. Charitable contributions	\$ —	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	100100
a. Homeowner's or renter's	\$	
b. Life	\$ —	
c. Health	\$ —	
d. Auto	\$ —	69.00
e. Other	\$ —	
c. outer	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	—— <i> </i>	
(Specify)	\$	
(openly)	_{\$}	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	— ^v —	
a. Auto	\$	548.00
b. Other	\$ —	0 10100
b. Other	— \$ —	
14. Alimony, maintenance, and support paid to others	— \$ —	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Ψ —	
	Ψ —— ¢	
17. Other	—	
	—	
	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	¢	2,847.00
applicable, on the Statistical Sulfilliary of Certain Liabilities and Related Data.	Φ	2,047.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2.853.74

a. Average monthly income from Line 15 of Schedule I	\$ 2,853.74
b. Average monthly expenses from Line 18 above	\$
c. Monthly net income (a. minus b.)	\$ 6.74

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities **Cell Phone**

160.00 80.00

Cable Internet

20.00

IN RE Kizart, Treva

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Debtor(s)

Case No. (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: May 1, 2009 Signature: /s/ Treva Kizart Debtor Treva Kizart Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Kizart, Treva		Chapter 7
·	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

59,940.00 2007 Income from employment

46,391.00 2008 Income from employment

3,701.00 2009 Income from employment (monthly)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

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Complete a. or b., as appropriate, and c.

one	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAYMENTS PAID

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

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1.644.00

Desc Main

15,343.00

American General Finance 3509 S Halsted St Chicago, IL 60609-1606

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 7. Gifts None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF PERSON RELATIONSHIP TO DESCRIPTION AND OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT **Chatham Avalon Church Of Christ** church 2008 - 2009 tithes - \$1200 8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 9. Payments related to debt counseling or bankruptcy

of this case.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement

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10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY

NAME USED

ADDRESS

946 E 48th St, Chicago, IL

6102 S Ingleside, Chicago, IL

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 1, 2009	Signature /s/ Treva Kizart	
	of Debtor	Treva Kizart
Date:	Signature	
	of Joint Debtor	
	(if any)	
	•	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

 $_{B6\,Summary\,(Form\, 0-\underbrace{09-16022}_{simulary)(12/07)}}\, \text{Doc } 1$

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·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 14,725.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 22,701.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 80,219.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,853.74
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,847.00
	TOTAL	19	\$ 14,725.00	\$ 102,920.00	

Form 6 - Statistical Summary (2207)

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Northern District of Illinois

IN RE:		Case No.
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	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 28,995.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 28,995.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,853.74
Average Expenses (from Schedule J, Line 18)	\$ 2,847.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,701.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 9,701.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 80,219.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 89,920.00

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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

the agency no later than 15 days after your bankruptcy case is filed.

Signature of Debtor:	/s/ Treva Kizart

Date: May 1, 2009

 $Case~09\text{-}16022~~Doc~1\\ \text{B8 (Official Form 8) } (12/08)$

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Property No. 1 Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Property No. 2 (if necessary) Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and		ebtor(s)		
Property No. 1 Describe Property Securing Debt: 2003 Toyota Carmry	CHAPTER 7 IN	DIVIDUAL DEBTO	OR'S STATEMENT O	OF INTENTION
Describe Property Securing Debt: 2003 Toyota Camry			e fully completed for EAC	EH debt which is secured by property of the
American General Finan 2003 Toyota Camry	Property No. 1			
Surrendered				curing Debt:
Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f Property is (check one):				
Property No. 2 (if necessary) Creditor's Name: Mb Financial Bank Property will be (check one): Surrendered	Redeem the property Reaffirm the debt	k at least one):	(for exan	nple, avoid lien using 11 U.S.C. § 522(f)).
Describe Property Securing Debt: 2006 Harley Davidson Sportster 883		as exempt		
Mb Financial Bank Property will be (check one): Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ (for example, avoid lien using 11 U.S.C. § 522(for example) is (check one): ☐ Property is (check one): ☐ Claimed as exempt ☐ Not claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Att additional pages if necessary.) Property No. 1 Lessor's Name: ☐ Describe Leased Property: ☐ Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No Property No. 2 (if necessary) Lessor's Name: ☐ Describe Leased Property: ☐ Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No ☐ continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and	Property No. 2 (if necessary)			
▼ Surrendered				
Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f Property is (check one): Claimed as exempt Not claimed as exempt Not claimed as exempt PART B − Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Att additional pages if necessary.) Property No. 1 Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Property No. 2 (if necessary) Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No No Continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the state of the property is continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the property is continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the property is continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the property is continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the property is continuation sheets attached (if any) Ideclare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and the property is continuation sheets attached (if any) Ideal and the property is continuation sheets attached (if any) Ideal and the property is continuation sheets attached (if any) Ideal and the property is continuation sheets attached (if any) Ideal and the property is continuation sheets attached (if any) Ideal and the property is cont				
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Property No. 1 Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Property No. 2 (if necessary) Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and		as exempt		
Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):		xpired leases. (All three o	columns of Part B must be	completed for each unexpired lease. Attach
Property No. 2 (if necessary) Lessor's Name: Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and	Property No. 1			
Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and	Lessor's Name:	Describe Leased	Property:	11 U.S.C. § 365(p)(2):
11 U.S.C. § 365(p)(2): Yes No No	Property No. 2 (if necessary)			
I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and	Lessor's Name:	Describe Leased Property:		11 U.S.C. § 365(p)(2):
	continuation sheets attached (if any)			-
personal property subject to an unexpired lease.			intention as to any prop	perty of my estate securing a debt and/or
Date: May 1, 2009 /s/ Treva Kizart Signature of Debtor	Date: May 1, 2009			

Date:	May 1, 2009	/s/ Treva Kizart	
		Signature of Debtor	
		Signature of Joint Debtor	

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Kizart, Treva

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____33

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 1, 2009

/s/Treva Kizart
Debtor

Case 09-16022 Doc 1 Filed 05/01/09 Entered 05/01/09 15:39:06 Desc Main

Kizart, Treva 1349 E 90th St Chicago, IL 60619-7903 Document Page 33 of 39 Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60477-9220

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Cingular Wireless 2612 N Roan St Johnson City, TN 37601-1708 Linebarger Goggan Blair & Sampson, LLP PO Box 6268 Chicago, IL 60606

Accounts Receivable Management PO Box 129

Thorofare, NJ 08086-0129

Cit Bank/ Dell Financial Services One Dell Way Bldg B Round Rock, TX 78682-7000 Mb Financial Bank Community Lending South Holland, IL 60473

Afni, Inc. PO Box 3427 Bloomington, IL 61702-3427 Citibank Bankruptcy 100 Citibank Dr San Antonio, TX 78245-3202

Northwestern Faculty Foundation 38693 Eagle Way Chicago, IL 60678-0001

American Express PO Box 981537 El Paso, TX 79998-1537 Citibankna 1000 Technology Dr O Fallon, MO 63368-2239 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791-3426

American General Finan 3509 S Halsted St Chicago, IL 60609-1606 City Of Chicago Bureau Of Parking Dept Of Revenue 121 N Lasalle St Rm 1007A Chicago, IL 60602-1202 Rogers And Hol 20821 Cicero Ave Matteson, IL 60443-1201

Arnold Scott Harris, PC 600 W Jackson Blvd Ste 720 Chicago, IL 60661-5683 Dsnb Bloom 9111 Duke Blvd Mason, OH 45040-8999 Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444-1683

At& T Mobility PO Box 6428 Carol Stream, IL 60197 Gemb/bebe PO Box 981400 El Paso, TX 79998-1400 Target N.b. PO Box 673 Minneapolis, MN 55440-0673

Becket And Lee PO Box 3001 Malvern, PA 19355-0701 Gemb/care Credit PO Box 981439 El Paso, TX 79998-1439 Telecheck 5251 Westheimer Rd Houston, TX 77056-5412

Black Expressions Book Club 1225 S Market St Mechanicsburg, PA 17055-4728 Hsbc/carsn PO Box 15524 Wilmington, DE 19850-5524 Us Dept Of Education 501 Bleecker St Utica, NY 13501-2401 Case 09-16022 Doc 1 Filed 05/01/09 Entered 05/01/09 15:39:06 Desc Main Document Page 34 of 39

Verizon Wireless/great 1515 E Woodfield Rd Ste 140 Schaumburg, IL 60173-6046

Wfnnb/limited PO Box 330066 Northglenn, CO 80233-8066

Wfnnb/new York And Compa 220 W Schrock Rd Westerville, OH 43081-2873

Wfnnb/valucityroomstod PO Box 182303 Columbus, OH 43218-2303

Wfnnb/victorias Secret PO Box 182128 Columbus, OH 43218-2128

вы (Official Case 09,16022	Doc 1	Filed 05/01/09	Entered 05/01/09 15:39:06	Desc Main	
5011 (Official 1 01111 011) (12/07)		Document	Page 35 of 39		
IN DE Kizart Trova			Case No.		

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6G (Official Forms 6) 09,16022	Doc 1	Filed 05/01/09	Entered 05/01/09	9 15:39:06	Desc Main
200 (Official 1 of in 00) (12/07)		Document	Page 36 of 39		
IN RE Kizart, Treva			3	Case No.	

Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-16022 Doc 1

May 1, 2009

Date

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Case No. Chapter 7

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nited States	Bankruptcy Co	our
Northern I	District of Illina	ois

	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept\$	901.00
	Prior to the filing of this statement I have received\$	901.00
	Balance Due	0.00
2.	The source of the compensation paid to me was: Debtor Dother (specify):	
3.	The source of compensation to be paid to me is: Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A contogether with a list of the names of the people sharing in the compensation, is attached.	by of the agreement
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed] 	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Litigation / Adversary Proceedings \$400.00 for Motions to Redeem Credit Counseling Fees	
١.	CERTIFICATION	
	certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bandoroceeding.	мирису

/s/ Nicolette Robovsky

Nicolette Robovsky 6278336 Gleason & Gleason 77 W Washington, Ste 1218

Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524

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IN RE:

Kizart, Treva

iscling agency that provided the individual	insa sən. 1100 ilbən 140 ildə	C Dallii () alli lilim alli oi paripharam eman
Credit Counselor	əltiT	
Кайу Дуе	Name	
/s/Каthy Dye	βλ	Date: February 20, 2009
		the debt repayment plan is attached to this This counseling session was conducted by
lebt repayment plan was prepared, a copy of		
		with the provisions of 11 U.S.C. §§ 109(h
haividual [or group] brieting that complied	в ,	Northern District of Illinois
provide credit counseling in the	ot [[[§ .	an agency approved pursuant to 11 U.S.C
		Black Hills Children's Ranch, Inc.
mori beviecer		Treva Kizari
† 10:49 o'clock AM MST	s	I CERTIFY that on February 20, 2009
COUNSELING	TE OI	CERTIFICA
ertificate Number: 00437-ILN-CC-006199852	P)	

P. 002/002

United States Bankruptcy Court Northern District of Illinois

(Joint Debtor)	(190mbit) 191mbit (190mbit) 191mbit (190mbit)
ізфите:	Signature: (Debtor or Corporate Officer, Pariner or Member)
this petition is true and correct and that I have been authorized slief in accordance with the chapter specified in the petition.	I declare under penalty of perjury that the information provided in to file this petition on behalf of the debtor. The debtor requests re
n, partnership, or limited liability entity.	C. To be checked and applicable only if the petition is a corporatio
12, or 13 of Title 11 United States Code; I(we) understand the under or 13 of Title 11 United States Telief in accordance with	[(we) sm(are) aware that I(we) may proceed under chapter 7, 11, relief available under each such chapter; I(we) choose to procee chapter 7.
dual (or individuals) whose debts are primarily consume	B. To be checked and applicable only if the petitioner is an individebts and who has (or have) chosen to file under chapter λ .
consent to my(our) attorney sending the petition, statements	officer, partner, or member, hereby declare under penalty of perjury that correct social security number(s) and the information provided in the elect application to pay filing fee in installments, is true and correct. I(we) schedules, and this DECLARATION to the United States Bankruptcy C with the Clerk in addition to the petition. I(we) understand that failure to pursuant to 11 U.S.C. sections 707(a) and 105.
	Leva Kizart
Pate: 3-4-09	PART I - DECLARATION OF PETITIONER A. To be completed in all cases.
Poliste Representation	DECLARATION RECARDING Signed by Debtor(s) or Cor To Be Used When Filing
Срарієт 7	Debtor(s)
Case No.	Kizart, Treva
	IN BE: